## STATE OF WASHINGTON



## OFFICE OF INSURANCE COMMISSIONER

In the Matter of		)	No. D 06 - 155
Misty J. Emard,	Licensee.	) ) ) )	ORDER REVOKING LICENSE

To: Misty J. Emard

701 Willapa 4<sup>th</sup> Street

Raymond, Washington 98577

IT IS ORDERED AND YOU ARE HEREBY NOTIFIED that your license is REVOKED, effective April 4, 2006, pursuant to RCW 48.17.530 and 48.17.540(2).

## THIS ORDER IS BASED ON THE FOLLOWING:

The Commissioner sent you written inquiries on September 15, 2005 and January 9, 2006. Those inquiries were related to the business of insurance, requesting replacement fingerprint cards. You did not respond to any of them. During a telephone conversation with a representative of the Insurance Commissioner on February 10, 2006, you agreed to submit a replacement fingerprint card. To date, you have not done so. Each such failure to respond promptly in violated RCW 48.17.475.

IT IS FURTHER ORDERED that you return your insurance agent's license certificate to the Commissioner on or before the effective date of the revocation of your license, as required by RCW 48.17.530(4).

NOTICE CONCERNING YOUR RIGHT TO A HEARING. Please note that a detailed summary of your right to contest this Order is attached. Briefly, if you are aggrieved by this Order, RCW 48.04.010 permits you to demand a hearing. Pursuant to that statute and others: You must demand a hearing, in writing, within 90 days after the date of this Order, which is the day it was mailed to you, or you will waive your right to a hearing. Your demand for a hearing must specify briefly the reasons why you think this Order should be changed. If your demand for a hearing is received by the Commissioner before the effective date of the revocation, then the revocation will be stayed (postponed) pending the hearing, pursuant to RCW 48.04.020. Upon receipt of your demand for hearing, you will be contacted by an assistant of the Chief Hearing Officer to schedule a teleconference with you and the Insurance Commissioner's Office to discuss the hearing and the procedures to be followed.

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Please send any demand for hearing to Insurance Commissioner, attn John F. Hamje, Deputy Insurance Commissioner, Consumer Protection Division, Office of the Insurance Commissioner, P.O. Box 40257, Olympia, WA 98504-0257.

ENTERED AT TUMWATER, WASHINGTON, this 15<sup>th</sup> day of March, 2006.

MIKE KREIDLER Insurance Commissioner

Ву

JOHN F. HAMJE
Deputy Insurance Commissioner
Consumer Protection Division

Examiner: Mary Manum

## **DECLARATION OF MAILING**

I certify under penalty of perjury under the laws of the State of Washington that on the date listed below, I mailed or caused delivery of a true copy of this document to **Misty J. Emard**.

Dated: March 15, 2006
At Tumwater, Washington
Victoria Estrada